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STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the

Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: November 14, 2023

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

		District of N	ew Jersey			
In Re:	Edwin Camacho, Jr.		Case No:		24-18514	
	Yahaira Camacho		Judge:		John K. Sherwood	
		Debtor(s)				
		CHAPTER 13 PLAN	AND MOTIONS			
☐ Original			equired	Date:	11/08/2024	
Motions	Included	☐ Modified/No Notice	e Required			
		THE DEBTOR HAS FILED	FOR RELIEF UN	NDER		
		CHAPTER 13 OF THE B	ANKRUPTCY CC	DE.		
		YOUR RIGHTS WIL	L BE AFFECTED	1		
hearing on th	ne Plan proposed by the	e Debtor. This document is	the actual Plan pr	oposed b	ns the date of the confirmation by the Debtor to adjust debts. You les to oppose any provision of this	
Plan or any l affected by t	motion included in it mu his plan. Your claim ma	ıst file a written objection w y be reduced, modified, or ε	thin the time fram liminated. This Pl	e stated an may b	in the Notice. Your rights may be confirmed and become binding	

u and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may the plan includes each of the provision will be ineffective.	the following ite	ms. If an item is o			
THIS PLAN:					
☑ DOES ☐ DOES NOT C SET FORTH IN PART 10.	ONTAIN NON-S	TANDARD PROV	ISIONS. NON-STAI	NDARD PROVISIONS I	MUST ALSO BE
☐ DOES ⊠ DOES NOT LI WHICH MAY RESULT IN A MOTIONS SET FORTH IN	PARTIAL PAYN	MENT OR NO PA	YMENT AT ALL TO	THE SECURED CRED	
☐ DOES ☒ DOES NOT A					SECURITY
Initial Debtor(s)' Attorney	/s/ TPK	Initial Debtor:	/s/ EC	Initial Co-Debtor	/s/ YC

Part 1: Payment and Length of Plan

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a.	month	following the filing of the p		or $\underline{4}$ months starting on the first of the sed) : and then $\underline{\$1,673.00}$ per month for
b.			nents to the Trustee from the follow	
C.				te when funds are available):
		Refinance of real prope Description: Proposed date for comp		
		Loan modification with r Description: Proposed date for comp	respect to mortgage encumbering bletion:	property:
d.		The regular monthly moments and including the modification. See also F	ortgage payment will continue pend Part 4.	ling the sale, refinance or loan
				will / will not be paid by the Chapter loan modification of the real property.
e.	For de ⊠	joint administration, an		y administered. If any party objects to imely filed. The objecting party must
	Initial I	Debtor: /s/ EC	Initial Co-Debtor: /S/ YC	
Part 2: Adeq			X NONE	
				be paid to the Chapter 13 Trustee and commenced upon order of the Court.)
b. Ad	equate p	, , ,		e paid directly by the debtor(s) outside
Part 3: Priori	ity Claim	s (Including Administra	tive Expenses)	
a.	All allo	owed priority claims will be	e paid in full unless the creditor agr	ees otherwise:
Name of Cred		,	Type of Priority	Amount to be Paid
		ING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY F DOMESTIC S		ANCE T OBLIGATION	ADMINISTRATIVE	BALANCE DUE: \$3,750.00 NONE-
b.	Domes Check Nor	one:	ssigned or owed to a governmenta	l unit and paid less than full amount:
	assign			c support obligation that has been an the full amount of the claim pursuant
Name of Cred	litor	Type of Priority	Claim Amount	Amount to be Paid
		1 . 7	Totalit Allowing	

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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Payment Direct
M & T Bank	132 Crest Drive, Belleville, NJ 07109 Essex County	1,109.01	0.00		Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ⊠ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

	Collateral or Type of Debt				
	(identify property and add		Interest	Amount to be	Regular Monthly
	street address, if		Rate on	Paid to Creditor	Payment Direct
Name of Creditor	applicable)	Arrearage	Arrearage	by Trustee	to Creditor

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ⊠ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

	, ,	, ,		
	Collateral			
	(identify property and add			Total to be Paid Including Interest
	street address, if		Amount	Calculation by Trustee
Name of Creditor	applicable)	Interest Rate	of Claim	•

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments X NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

	Collateral						
	(identify property				Value of		Total
	and add street		Total		Creditor	Annual	Amount to
	address, if	Scheduled	Collateral	Superior	Interest in	Interest	be Paid by
Name of Creditor	applicable)	Debt	Value	Liens	Collateral	Rate	Trustee

Case 24-1	.8514-JKS		4 Filed 11/3 Certificate of			d 11/15/ 4 of 10	24 0	0:20:00	Desc Imaged
-NONE-									
2 allowed secured o			s collateral and coorresponding lien		Plan pa	yments, pa	yment	of the full a	mount of the
e. S	Surrender ⊠ N	ONE							
3 fo			omatic stay is tern der 11 U.S.C 1301						
Name of Credito	r	I			Valu	e of Surrenc Colla	dered ateral	Remaining	Unsecured Debt
			ed by the Plan		:				
Name of Credito	r			Collateral (applicable)		property an	id add	street addre	ess, if
Teacher's Federal				2019 Acura RDX 80000 miles					
g. S	r l	Collateral (i	d in Full Through	h the Plan:	⊠ NON	Interest Rate			nt to be Paid n by Trustee
		applicable)	oot addrood, ii			rato	uno	agii tilo piai	Tay Trueise
Part 5: Unsecu	red Claims	МОИ	NE						
	Not less Not less Pro Rai	s than \$ s than <u>100</u> ta distribution	allowed non-prio _ to be distributed _ percent on from any rema	d pro rata			paid:		
Name of Credito			for Separate Clas		Treatn		1	Amount to	be Paid by
Traine of ofedito	!	Dasis	lor ocparate oras	Silication	Treati	TOTAL TOTAL		Amount to	Trustee
Part 6: Executo	ory Contracts a	ınd Unexpi	ired Leases	X NO	DNE				
(NOTE: See time leases in this Plan		forth in 11 l	J.S.C. 365(d)(4) t	hat may pre	vent as	sumption of	non-re	esidential re	al property
All executory cont which are assume		pired lease	s, not previously r	rejected by o	peration	n of law, are	reject	ed, except t	he following,
Name of Creditor	Arrears to be paid by Truste		Nature of Contra	act or Lease	Treatn	nent by Deb		Post-Petitio to be Paid I Creditor by	
Part 7: Motions	X NONE								

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NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

	Nature of Collateral (identify						
	property and					Sum of All	
	add street				Amount of	Other Liens	Amount of
Name of	address, if		Amount of	Value of	Claimed	Against the	Lien to be
Creditor	applicable)	Type of Lien	Lien	Collateral	Exemption	Property	Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. 🛛 NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

					Value of	
	Collateral (identify		Total		Creditor's	Total Amount
	property and add street	Scheduled	Collateral		Interest in	of Lien to be
Name of Creditor	address if applicable)	Debt	Value	Superior Liens	Collateral	Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ⋈ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

	Collateral (identify				
	property and add		Total		Amount to be
	street address if	Scheduled	Collateral	Amount to be Deemed	Reclassified as
Name of Creditor	applicable)	Debt	Value	Secured	Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a.	Vestina	of Property	of the	Estate

✓ Upon Confirmation✓ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

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The Trustee shall pay allowed claims in the following order:

		1) 2)	Chapter 13 Standing Trustee Fee Other Administrative Claims	es, upon receipt of funds		
		3)	Secured Claims			
		4)	Lease Arrearages			
		5)	Priority Claims			
		6)	General Unsecured Claims		•	
	d.	Post-	Petition Claims			
amount]is, ⊠ is not authorized to pay po st-petition claimant.	st-petition claims filed pursua	ant to 11 U.S.C. Se	ection 1305(a) in the
Part 9	: Modi	fication	NONE			
			a plan does not require that a sep J. LBR 3015-2.	parate motion be filed. A mod	lified plan must be	served in
	If this	Plan mo	odifies a Plan previously filed in this	s case, complete the informa	tion below.	
	Date o	of Plan b	eing modified:.			
			e plan is being modified: nd 5; to change payment amount and	remove car loan as being paid	via the Plan.	
Are So	hedule	s I and .	J being filed simultaneously with th	is Modified Plan?	⊠ Yes	□No
	⊠ No ☐ Ex	ONE kplain he	d Provisions Requiring Separate S ere: dard provisions placed elsewhere i			
Signat	tures					
The De	btor(s)	and the	attorney for the Debtor(s), if any,	must sign this Plan.		
	wordi		nis document, the debtor(s), if not norder of the provisions in this Chap			
I certify	under	penalty	of perjury that the above is true.			
Date:	Nove	mber 8, 2	2024	/s/ Yahira Camaco, attorney-ii	n-fact for Edwin Can	nacho
				Edwin Camacho, Jr.		
				Debtor		
Date:	Nove	mber 8, 2	2024	/s/ Yahaira Camacho		
				Yahaira Camacho		
				Joint Debtor		
Date	Nove	mber 8, 2	2024	/s/ Timothy P. Kane		
Dale	14046	111001 0, 2	-VL T	Timothy P. Kane		
				Attorney for the Debtor(s)		

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United States Bankruptcy Court District of New Jersey

In re: Case No. 24-18514-JKS Edwin Camacho Chapter 13

Yahaira Camacho Debtors

CERTIFICATE OF NOTICE

User: admin District/off: 0312-2 Page 1 of 3 Date Rcvd: Nov 12, 2024 Form ID: pdf901 Total Noticed: 41

The following symbols are used throughout this certificate:

Definition Symbol

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2024:

Recip IDRecipient Name and Addressdb/jdb+ Edwin Camacho, Yahaira Camacho, 132 Crest Drive, Belleville, NJ 07109-2830	
cr + Teachers Federal Credit Union, Greenspoon Marder LLP, c/o Jessica Ann Berry, Esq., 100 West Cypress Creek Rd., Suite 700, I Lauderdale, FL 33309-2195	ort
520375463 + Apex Heart and Vascular Care, 293 Passaic Street, Passaic, NJ 07055-5803	
520422110 + GreenSky Inc., PO Box 2730, Alpharetta, GA 30023-2730	
520451231 + Kings Anesthesia, C/O Fein Such Kahn & Shepard PC, 6 Campus Drive, Suite 304, Parsippany, NJ 07054-4406	
520375473 + Kings Anesthesia, c/o Fein, Such, Kahn & Shepard, PC, 7 Century Road, Parsippany, NJ 07054-4603	
520375478 + New Jersey Ortho & Sports Med, 1373 Broad Street Suite 309, Clifton, NJ 07013-4231	
520375479 + Parkway Ambulatory Surgery Center, PO Box 438, Saddle River, NJ 07458-0438	
520375485 Teacher's Federal Credit Union, Att: Bankruptcy Department PO Box 9005, Smithtown, NY 11787-9005	

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

Standard Time.				
Recip ID		Notice Type: Email Address Email/Text: usani.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
smg			Nov 12 2024 22:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+	Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 12 2024 22:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520375465		Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 12 2024 22:29:49	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520375464		Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 12 2024 22:40:32	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520389681	+	Email/PDF: ebn_ais@aisinfo.com	Nov 12 2024 22:30:14	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520375467		Email/Text: bankruptcy@cavps.com	Nov 12 2024 22:25:00	Cavalry Portfolio Services, Attn: Bankruptcy, 1 American Ln, Ste 220, Greenwich, CT 06831-2563
520375466	+	Email/Text: bankruptcy@cavps.com	Nov 12 2024 22:25:00	Cavalry Portfolio Services, 1 American Ln, Greenwich, CT 06831-2563
520387247	+	Email/Text: bankruptcy@cavps.com	Nov 12 2024 22:25:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
520383172		Email/Text: mrdiscen@discover.com	Nov 12 2024 22:22:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520375468		Email/Text: mrdiscen@discover.com	Nov 12 2024 22:22:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
520375469		Email/Text: mrdiscen@discover.com	Nov 12 2024 22:22:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520375471		Email/Text: bankruptcy@greenskycredit.com	Nov 12 2024 22:24:00	Greensky LLC, Attn: Bankruptcy, 5565 Glenridge

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			Connector, Ste 800, Atlanta, GA 30342-4796
520375470	+ Email/Text: bankruptcy@greenskycredit.com	Nov 12 2024 22:22:00	Greensky LLC, 1797 Northeast Expy NE, Atlanta, GA 30329-2451
520375472	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 12 2024 22:24:00	Internal; Revunue Service, PO Box 7346, Philadelphia, PA 19101-7346
520429011	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 12 2024 22:25:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520381705	Email/PDF: resurgentbknotifications@resurgent.com	Nov 12 2024 22:29:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520375475	Email/Text: camanagement@mtb.com	Nov 12 2024 22:24:00	M & T Bank, Attn: Bankruptcy, PO Box 844,
520375474	Email/Text: camanagement@mtb.com	Nov 12 2024 22:24:00	Buffalo, NY 14240-0844 M & T Bank, PO Box 900, Millsboro, DE
520436939	Email/Text: camanagement@mtb.com	Nov 12 2024 22:24:00	19966-0900 M&T Bank, P.O. Box 840, Buffalo, NY
520427522	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 12 2024 22:25:00	14240-0840 Midland Credit Management, Inc., PO Box 2037,
520375476	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 12 2024 22:25:00	Warren, MI 48090-2037 Midland Credit Mgmt, 320 E Big Beaver Rd,
520375477	Email/Text: bankruptcydpt@mcmcg.com		Troy, MI 48083-1271
520379098	Email/Text: bnc-quantum@quantum3group.com	Nov 12 2024 22:25:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
		Nov 12 2024 22:25:00	Quantum3 Group LLC as agent for, BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, PO Box 788, Kirkland, WA 98083-0788
520375481	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 12 2024 22:40:33	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520375480	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 12 2024 22:29:34	Synchrony Bank/Amazon, PO Box 71737, Philadelphia, PA 19176-1737
520447833	Email/Text: bncmail@w-legal.com	Nov 12 2024 22:24:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
520375482	Email/Text: bncmail@w-legal.com	Nov 12 2024 22:24:00	Target Nb, PO Box 673, Minneapolis, MN 55440-0673
520375483	Email/Text: bncmail@w-legal.com	Nov 12 2024 22:24:00	Target Nb, C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
520375484	Email/Text: Bankruptcy@teachersfcu.org	Nov 12 2024 22:24:00	Teacher's Federal Credit Union, 102 Motor Pkwy, Hauppauge, NY 11788-5147
520375486	Email/Text: bnc-thebureaus@quantum3group.com	Nov 12 2024 22:24:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
520394680	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Nov 12 2024 22:30:06	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520427592	Email/Text: EDBKNotices@ecmc.org	Nov 12 2024 22:22:00	US Department of Education, P O Box 16448, St Paul, MN 55116-0448

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

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District/off: 0312-2 User: admin Page 3 of 3
Date Rcvd: Nov 12, 2024 Form ID: pdf901 Total Noticed: 41

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2024	Signature:	/s/Gustava Winters	

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2024 at the address(es) listed below:

Name Email Address

Denise E. Carlon

on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Jessica Ann Berry

on behalf of Creditor Teachers Federal Credit Union bankruptcy@gmlaw.com

Marie-Ann Greenberg

magecf@magtrustee.com

Timothy P. Kane

on behalf of Joint Debtor Yahaira Camacho bankruptcy@abdykane.com

Timothy P. Kane

on behalf of Debtor Edwin Camacho bankruptcy@abdykane.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6